

IN RE:

KENNETH W STERLING
JODI STERLING
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:12-10676 TPA

Chapter 13

Document No.: 122

ORDER OF COURT

AND NOW, this 18th day of September, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

U.S. BANKRUPTCY JUDGE

jlm

In re:
 Kenneth W. Sterling
 Jodi Sterling
 Debtors

Case No. 12-10676-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 58

Date Rcvd: Sep 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2017.

db/jdb +Kenneth W. Sterling, Jodi Sterling, PO Box 1513, Warren, PA 16365-6513
 cr +Manufacturers and Traders Trust Company, as Trust, P.O. Box 65450,
 Salt Lake City, UT 84165-0450
 13374394 +AARP Medicare Rx Plans, PO Box 29300, Hot Springs National Park, AR 71903-9300
 13374395 American Security Insurance Company, PO Box 50335, Atlanta, GA 30302
 13398017 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102)
 13997790 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
 El Paso, TX 79998-2284
 13374397 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3485
 (address filed with court: CACV of Colorado LLC, 370 17th Street, Denver, CO 80202)
 13374399 +Capital One, N.A., Capital One Bank (USA) N.A., Po Box 30285,
 Salt Lake City, UT 84130-0285
 13374401 +Central Credit / Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
 13374402 +Comm Consumer Discount Company, Po Box 863, Warren, PA 16365-0863
 13418762 +Country Door, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas TX 75374-0933
 13374403 +Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
 13403768 FIA Card Services, N.A. as successor in, interest to Bank of America, N.A. (USA),
 and MBNA America Bank, N.A., POB 3001, Malvern, PA 19355-0701
 13374408 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Credit, PO Box 6275, Dearborn, MI 48121)
 13374405 +Federal Pac Company, PO Box 27198, Salt Lake City, UT 84127-0198
 13374407 +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
 13374406 +First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
 13410425 Ford Motor Credit Company LLC,, a Delaware Limited Liability Company,
 c/o Weltman, Weinberg & Reis, 1400 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
 13424189 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
 13374411 +Great Lakes Home Healthcare, PO Box 643730, Pittsburgh, PA 15264-3730
 13374412 +Hamot Medical Center, C/O Patient Accounts, 201 State Street, Erie, PA 16550-0002
 13374413 +Hamot Surgery Center, LLC, 200 State Street, Erie, PA 16507-1499
 13374414 +Hsbc / RS, Attn: Bankruptcy Department, Po Box 5263, Carol Stream, IL 60197-5263
 13374415 +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213
 13374416 +IC Systems, Inc., Attn: Bankruptcy, Po Box 64378, Saint Paul, MN 55164-0378
 13374417 +Instant Diagnostic Systems, PO Box 2449, Decatur, AL 35602-2449
 13374418 +Law Firm of Allan C. Smith, PC, The Bucks County Office Center, 1276 Veterans Highway,
 Suite E-1, Bristol, PA 19007-2597
 13394627 +Manufacturers and Traders Trust Company, as Truste, By and Through its Loan Servicing Agent,,
 Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
 13374423 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337
 (address filed with court: Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365)
 13374421 +Nfo Irvine Federal Credit Union, Po Box 723, Warren, PA 16365-0723
 13374422 +North American Partners in Anesthesia, Pennsylvania, LLP, PO Box 275,
 Glen Head, NY 11545-0275
 13374425 +Palisades Collection, LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244
 13374426 +Providian / Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 13374428 +Sears / Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 13374429 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
 13374430 +Tractor / Cbsd, Po Box 6500, Sioux Falls, SD 57117-6500
 13392763 +Warren Area Federal Credit Union, 1513 PA Avenue East, Warren, PA 16365-3142
 13374432 +Warren General Hospital, Two Crescent Park West, PO Box 68, Warren, PA 16365-0068
 13374433 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799,
 Akron, OH 44309-1799
 13374435 +Wyrhsr Mtg / Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13374396 +E-mail/Text: ebn@squaretwofinancial.com Sep 19 2017 02:22:43
 Cach Llc / Square Two Financial, 4340 South Monaco Street, 2nd Floor,
 Denver, CO 80237-3485
 13374398 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 19 2017 02:33:20
 Capital One Auto Finance, 3905 North Dallas Parkway, Plano, TX 75093-7892
 13374400 +E-mail/Text: bankruptcynotices@cbcompanies.com Sep 19 2017 02:22:41 Cbe Group,
 1309 Technology Parkway, Cedar Falls, IA 50613-6976
 13374404 +E-mail/Text: bknotice@erccollections.com Sep 19 2017 02:22:28 Enhanced Recovery Corporation,
 Attention: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 13374409 +E-mail/PDF: gecsedri@recoverycorp.com Sep 19 2017 02:33:05 GE Money Bank / HH Gregg,
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 13374410 +E-mail/PDF: gecsedri@recoverycorp.com Sep 19 2017 02:33:05 GE Money Bank / JCPenney,
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 13625604 E-mail/Text: cio.bnccmail@irs.gov Sep 19 2017 02:22:01 INTERNAL REVENUE SERVICE,
 1000 LIBERTY AVENUE ROOM705, PITTSBURGH,PA 15222
 13420961 E-mail/Text: JCAP_BNC_Notices@jcapi.com Sep 19 2017 02:22:38 Jefferson Capital Systems LLC,
 PO BOX 7999, SAINT CLOUD MN 56302-9617

District/off: 0315-1

User: lfin
Form ID: pdf900

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Total Noticed: 58

Date Rcvd: Sep 18, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13484991 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 19 2017 02:33:08
LVNV Funding, LLC its successors and assigns as, assignee of One Main Financial Inc.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13486635 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 19 2017 02:33:20
LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,
LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13374419 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 19 2017 02:33:08 Lvnv Funding Llc,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13452414 +E-mail/Text: Bankruptcy@natfuel.com Sep 19 2017 02:22:24 National Fuel, Legal Dept.,
P.O. Box 2081, Erie, PA 16512-2081
13374420 +E-mail/Text: Bankruptcies@nragroup.com Sep 19 2017 02:22:59 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
13374424 +E-mail/PDF: cbp@onemainfinancial.com Sep 19 2017 02:33:02 Onemain Financial, NTBS-2320,
6801 Colwell Boulevard, Irving, TX 75039-3198
13379491 E-mail/Text: ebn@vativrecovery.com Sep 19 2017 02:22:02 Palisades Collections, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collections, LLC,
PO Box 40728, Houston TX 77240-0728
13374427 +E-mail/PDF: gcsedi@recoverycorp.com Sep 19 2017 02:33:32 Sams Club / GE Money Bank,
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
13395251 +E-mail/Text: kristend@lobaf.com Sep 19 2017 02:22:41
The Law Office of Barbara A. Fein, P.C., 721 Dresher Road,Suite 1050,
Horsham, PA 19044-2266
13374431 +E-mail/Text: pgilbert@warren-county.net Sep 19 2017 02:22:44 Warren County Tax Claim Bureau,
204 4th Avenue, Warren, PA 16365-2362

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Manufacturers and Traders Trust Company, as trustee
13374434* +Weisfield Jewelers/Sterling Jewelers Inc, Attention: Bankruptcy, Po Box 1799,
Akron, OH 44309-1799

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Jodi Sterling dan@mrddebtbuster.com,
clarissa@mrddebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Kenneth W. Sterling dan@mrddebtbuster.com,
clarissa@mrddebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Manufacturers and Traders Trust Company, as trustee,
on behalf of the holders of the Home Equity Loan Pass-Through Certificates, Series 1999-3
bkgroup@kmllawgroup.com
Jana S Pail on behalf of Trustee Ronda J. Winnecour jpail@chapter13trusteedpa.com
Joshua I. Goldman on behalf of Creditor Manufacturers and Traders Trust Company, as trustee,
on behalf of the holders of the Home Equity Loan Pass-Through Certificates, Series 1999-3
bkgroup@kmllawgroup.com
Kristen D. Little on behalf of Creditor Manufacturers and Traders Trust Company, as Trustee,
By and Through its Loan Servicing Agent, Select Portolio Servicing, Inc. pabk@logs.com
Matthew Christian Waldt on behalf of Creditor Manufacturers and Traders Trust Company, as
trustee, on behalf of the holders of the Home Equity Loan Pass-Through Certificates, Series
1999-3 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew John McClelland on behalf of Creditor Manufacturers and Traders Trust Company, as
trustee, on behalf of the holders of the Home Equity Loan Pass-Through Certificates, Series
1999-3 bkgroup@kmllawgroup.com

District/off: 0315-1

User: lfin
Form ID: pdf900

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecl@chapter13trustee.wpa.com

TOTAL: 10